

In re:  
Thomas E Schultz  
Kimberly I Schultz  
Debtors

Case No. 18-10655-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: May 05, 2023

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Thomas E Schultz, Kimberly I Schultz, 77 Victoria Dr, Aston, PA 19014-1549
14076890	+ Citizens Bank of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text:	Date/Time	Recipient Name and Address
smg	megan.harper@phila.gov	May 05 2023 23:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 06 2023 03:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 05 2023 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14086483	EDI: BANKAMER.COM	May 06 2023 03:41:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
14089110	+ EDI: BANKAMER2.COM	May 06 2023 03:41:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14048938	Email/Text: Bankruptcy.RI@Citizensbank.com	May 05 2023 23:48:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
14077947	Email/PDF: bncnotices@becket-lee.com	May 06 2023 00:03:31	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14059267	EDI: DISCOVER.COM	May 06 2023 03:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14063958	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	May 05 2023 23:48:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14088158	Email/PDF: resurgentbknotifications@resurgent.com	May 05 2023 23:50:12	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14074753	+ Email/Text: bankruptcydpt@mcmc.com	May 05 2023 23:48:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14075025	Email/Text: Bankruptcy.Notices@pnc.com	May 05 2023 23:48:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
14076001	EDI: PRA.COM	May 06 2023 03:44:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14083084	EDI: Q3G.COM	May 06 2023 03:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: May 05, 2023

Form ID: 3180W

Total Noticed: 16

14084622

EDI: WFFC2

May 06 2023 03:41:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer  
Se, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2023 at the address(es) listed below:

Name	Email Address
------	---------------

BRIAN CRAIG NICHOLAS	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
----------------------	---

JEANNE MARIE CELLA	on behalf of Joint Debtor Kimberly I Schultz paralegal@lawjmc.com pennduke@gmail.com;r46298@notify.bestcase.com
--------------------	---

JEANNE MARIE CELLA	on behalf of Debtor Thomas E Schultz paralegal@lawjmc.com pennduke@gmail.com;r46298@notify.bestcase.com
--------------------	---

JODI L. HAUSE	on behalf of Creditor BANK OF AMERICA N.A. jodi.hause@phelanhallinan.com, paeb@fedphe.com
---------------	---

KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
-----------------	--

KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
-----------------	---

MARY F. KENNEDY	on behalf of Creditor Citizens Bank of Pennsylvania mary@javardianlaw.com chris.cummins@javardianlaw.com;angie.harrigan@javardianlaw.com
-----------------	---

MICHAEL PATRICK FARRINGTON	on behalf of Creditor BANK OF AMERICA N.A. mfarrington@kmllawgroup.com
----------------------------	--

United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
-----------------------	-------------------------------

TOTAL: 9

<b>Information to identify the case:</b>	
Debtor 1	Thomas E Schultz First Name   Middle Name   Last Name
Debtor 2 (Spouse, if filing)	Kimberly I Schultz First Name   Middle Name   Last Name
United States Bankruptcy Court Eastern District of Pennsylvania	
Case number: 18-10655-amc	

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas E Schultz

Kimberly I Schultz

5/4/23

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**